

<i>SERFF Tracking Number:</i>	<i>GLAA-127282925</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Guggenheim Life and Annuity Company</i>	<i>State Tracking Number:</i>	<i>49088</i>
<i>Company Tracking Number:</i>	<i>GLA ENH/CGP-01</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>TC Product Update - Riders.</i>		
<i>Project Name/Number:</i>	<i>/GLA ENH/CGP-01</i>		

Filing at a Glance

Company: Guggenheim Life and Annuity Company

Product Name: TC Product Update - Riders.	SERFF Tr Num: GLAA-127282925	State: Arkansas
TOI: A02I Individual Annuities- Deferred Non-Variable	SERFF Status: Closed-Approved-Closed	State Tr Num: 49088
Sub-TOI: A02I.003 Single Premium	Co Tr Num: GLA ENH/CGP-01	State Status: Approved-Closed
Filing Type: Form		Reviewer(s): Linda Bird
	Authors: Gina Pearson, Carol Lamey, Gary Newman	Disposition Date: 06/22/2011
	Date Submitted: 06/20/2011	Disposition Status: Approved-Closed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number: GLA ENH/CGP-01	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Filed simultaneously in our domicile state of Delaware.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 06/22/2011
	State Status Changed: 06/22/2011
Deemer Date:	Created By: Gary Newman
Submitted By: Gary Newman	Corresponding Filing Tracking Number:
Filing Description:	
This filing consists of two riders from Guggenheim Life and Annuity Company. The two riders are new and not intended to replace any forms that are currently on file with the department.	

Form number GLA ENH-01 06/11, is an Enhancement Rider that offers the contract owner enhanced benefits in the form of additional interest or a re-entry enhancement. This may be added to existing Total Command contracts. It is designed to encourage persistency at the end of the initial guarantee period of a multi-year guaranteed annuity contract.

SERFF Tracking Number: GLAA-127282925 State: Arkansas
Filing Company: Guggenheim Life and Annuity Company State Tracking Number: 49088
Company Tracking Number: GLA ENH/CGP-01
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable
Product Name: TC Product Update - Riders.
Project Name/Number: /GLA ENH/CGP-01

The additional interest is tied to the rates on products that Guggenheim Life and Annuity currently offers on new sales. The re-entry enhancement is a contribution on the re-entry date with a vesting schedule.

Form number GLA CGP-01 (06/11), is a Change of Guarantee Period Rider that offers the contract owner the ability to change to alternate guarantee periods on their re-entry date, or accelerate their re-entry date to an earlier anniversary. This may be added to existing Total Command contract holders whose contract did not previously allow these features. When offered by the company, the contract owner has the option of accepting or declining the rider. The rider is designed to allow the renewing contract owners additional alternatives.

Both of these new riders will be offered to all contract owners of the following previously approved policy forms:

SLIAN31_SPDA, SLIAN32_FPDA, approved on 04/18/2006;
SLIAN33_SPDA, approved on 12/18/2006;
SLIAN35-3 and SLIAN35-4, approved on 11/26/2007; and
SLIAN35-6, SLIAN35-7, SLIAN35-8 and SLIAN35-9, approved on 11/26/2007.

Guggenheim Life and Annuity Company filed an assumption reinsurance agreement with your state for the Standard Life Insurance Company of Indiana policies. The assumption reinsurance was approved in your state on 06/10/2011.

The goal of offering the two riders is to retain the existing customer base. Guggenheim Life and Annuity Company hopes to show the current contract holders that they have the desire and the ability to partially restore benefits lost during the Reorganization process of Standard Life Insurance Company of Indiana.

If you have any questions or concerns regarding this submission, please contact me by telephone at 502-767-3975 or via email at nics@insightbb.com. Thank you for your prompt review and consideration in this matter.

Gary Newman

Company and Contact

Filing Contact Information

Carol Lamey,
10689 N. Pennsylvania Street
Suite 200
Indianapolis, IN 46280
carol.lamey@guggenheiminsurance.com
317-574-2861 [Phone]
317-818-7806 [FAX]

Filing Company Information

Guggenheim Life and Annuity Company CoCode: 83607 State of Domicile: Delaware

SERFF Tracking Number: GLAA-127282925 State: Arkansas

Filing Company: Guggenheim Life and Annuity Company State Tracking Number: 49088

Company Tracking Number: GLA ENH/CGP-01

TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable

Product Name: TC Product Update - Riders.

Project Name/Number: /GLA ENH/CGP-01

10689 N. Pennsylvania Street Group Code: Company Type:
Suite 200 Group Name: State ID Number:
Indianapolis, IN 46280 FEIN Number: 43-1380564
(317) 574-2879 ext. [Phone]

Filing Fees

Fee Required? Yes

Fee Amount: \$100.00

Retaliatory? Yes

Fee Explanation: \$50 per form in domicile state.

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Guggenheim Life and Annuity Company	\$100.00	06/20/2011	48881123

<i>SERFF Tracking Number:</i>	<i>GLAA-127282925</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>GLA ENH/CGP-01</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>TC Product Update - Riders.</i>		
<i>Project Name/Number:</i>	<i>/GLA ENH/CGP-01</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/22/2011	06/22/2011

<i>SERFF Tracking Number:</i>	<i>GLAA-127282925</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>TC Product Update - Riders.</i>		
<i>Project Name/Number:</i>	<i>/GLA ENH/CGP-01</i>		

Disposition

Disposition Date: 06/22/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>GLAA-127282925</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
	<i>Variable</i>		
<i>Product Name:</i>	<i>TC Product Update - Riders.</i>		
<i>Project Name/Number:</i>	<i>/GLA ENH/CGP-01</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Third Party Authorization Letter		Yes
Supporting Document	SOV's for both riders		Yes
Form	Enhancement Rider		Yes
Form	Change of Guarantee Period Rider		Yes

SERFF Tracking Number: GLAA-127282925 State: Arkansas

Filing Company: Guggenheim Life and Annuity Company State Tracking Number: 49088

Company Tracking Number: GLA ENH/CGP-01

TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable

Product Name: TC Product Update - Riders.

Project Name/Number: /GLA ENH/CGP-01

Form Schedule

Lead Form Number: GLA ENH-01 06/11

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	GLA ENH-01 06/11	Policy/Cont Enhancement Rider ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	Enhance Rider Final.pdf
	GLA CGP-01 (06/11)	Policy/Cont Change of ract/Fratern Guarantee Period al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	Change of Guarantee Period - Final.pdf

ENHANCEMENT RIDER

This Enhancement Rider ("Rider") has been attached to and made a permanent part of Your Contract as of the Rider Date. Subject to the provisions of this Rider and Your Contract, We will provide the additional benefits described below. Please place this rider with your contract for future reference. All capitalized terms in this Rider not otherwise defined herein shall have the definitions contained in Your Contract.

Applicable Rates and Effective Date

Rider Date: {September 1, 2011}
 {Rate Enhancement: {0.xx%}
 {Re-Entry Bonus: {x.x% of Account Value }
 Vesting Schedule:

Vesting by Guarantee Period	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Years 11+
3 Years	0%	33%	67%	100%							
4 Years	0%	25%	50%	75%	100%						
5 Years	0%	20%	40%	60%	80%	100%					
6 Years	0%	17%	33%	50%	67%	83%	100%				
7 Years	0%	14%	29%	43%	57%	71%	86%	100%			
8 Years	0%	13%	25%	38%	50%	63%	75%	88%	100%		
9 Years	0%	11%	22%	33%	44%	56%	67%	78%	89%	100%	
10 Years	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

Outline of benefits provided by this Enhancement Rider**{Rate Enhancement**

A Rate Enhancement will apply during the first Subsequent Guarantee Period immediately following the Rider Date. The interest rate credited after the date of Re-Entry for that Subsequent Guarantee Period will be no less than a rate equal to the Base Interest Rate being credited to new issues of a Similar Annuity Contract, plus the Rate Enhancement shown above. }

{Re-Entry Bonus

A Re-Entry Bonus with a Vesting Schedule will apply during the first Subsequent Guarantee Period immediately following the Rider Date. The Re-Entry Bonus and Vesting Schedule, as shown above, will be added to Your Account Value on the date of Re-Entry. This Re-Entry Bonus will earn interest from that date forward. Any vested Re-Entry Bonus will be available for withdrawal. Unvested Re-Entry Bonus is not available for withdrawal, surrender, annuitization, or death benefit proceeds. }

Rider Definitions:

Re-Entry – At the expiration of Your Initial Guarantee Period, You may re-enter Your Contract for the same period as specified in the Contract. If You choose to re-enter, a Subsequent Guaranteed Period and a new Surrender Charge period and / or a new Market Value Adjustment may apply as described in Your Contract.

Account Value - The Account Value may also be called the Contract Value in some Contract forms.

Similar Annuity Contract – The multi-year guaranteed annuity contract with Contract Form Number {xxxxxxx} with the same Guarantee Period as Your current Contract, that We are currently marketing in any state, or its successor annuity contract. If We are not marketing the same Guarantee Period, then We will interpolate between the periods that are offered. If no shorter period is offered, then the shortest period offered will be used. If no longer period is offered, then the longest period offered will be used.

Base Interest Rate – The rate credited to the Contract excluding any additional interest rate credited in the first Contract Year.

Subsequent Guarantee Period – Each successive period after the Initial Guarantee Period is a Subsequent Guarantee Period.

Initial Guarantee Period – The Guarantee Period beginning with the Issue Date of the Contract.



Daniel J. Towriss, Secretary



Jeffrey S. Lange, President

CHANGE OF GUARANTEE PERIOD RIDER

This Change of Guarantee Period Rider ("Rider") has been attached to and made a permanent part of Your Contract as of the Rider Date. This Rider alters the Guarantee Periods under Your Contract. Please place this rider with your contract for future reference. All capitalized terms in this Rider not otherwise defined herein shall have the definitions contained in Your Contract. If any provision of this Rider contradicts Your Contract, the Rider provision shall control.

Rider Date:

{September 1, 2011}

{Option to Change Guarantee Periods}

At the end of Your Initial Guarantee Period, You may renew for any Subsequent Guarantee Period we offer at the time of renewal. The term of the Subsequent Guarantee Period does not have to be the same term as the previous Guarantee Period. The renewal Subsequent Guarantee Period cannot extend beyond your Maturity Date. If you make no other election, the renewal Subsequent Guarantee Period will be the same term as your Initial Guarantee Period.

Surrender Charges and a Market Value Adjustment, if applicable in your state, will be applied to your renewal Subsequent Guarantee Period. If you elect to change the term of your Guarantee Period, the Surrender Charge scale in your contract will be replaced by the appropriate scale shown (below, in Your Contract).

SURRENDER CHARGE BY SUBSEQUENT GUARANTEE PERIOD AND AGE										
Subsequent Guarantee Period	Current Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
3	3-80	5%	5%	5%	NA					
	81-94	2%	2%	2%	NA					
	95-97	1%	0%	0%	NA					
4	4-80	5%	5%	5%	5%	NA				
	81-92	2%	2%	2%	2%	NA				
	93-96	2%	1%	0%	0%	NA				
5	5-80	5%	5%	5%	5%	5%	NA			
	81-90	2%	2%	2%	2%	2%	NA			
	91-95	2%	2%	1%	0%	0%	NA			

GUGGENHEIM**LIFE AND ANNUITY COMPANY**

6	6-80	5%	5%	5%	5%	5%	5%	NA		
	81-86	5%	4%	3%	2%	2%	2%	NA		
	87-94	2%	2%	2%	1%	0%	0%	NA		
7	7-80	5%	5%	5%	5%	5%	5%	5%	NA	
	81-86	5%	4%	3%	2%	2%	2%	2%	NA	
	87-93	2%	2%	2%	2%	1%	0%	0%	NA	
8	8-77	5%	5%	5%	5%	5%	5%	5%	5%	NA
	78-84	5%	4%	3%	2%	2%	2%	2%	2%	NA
	85-92	2%	2%	2%	2%	2%	1%	0%	0%	NA
9	9-74	5%	5%	5%	5%	5%	5%	5%	5%	5%
	75-82	5%	4%	3%	2%	2%	2%	2%	2%	2%
	83-91	2%	2%	2%	2%	2%	2%	1%	0%	0%

}

{Acceleration of the End of Your Initial Guarantee Period

You may terminate your Initial Guarantee Period on the next Contract Anniversary following the Rider Date and begin a Subsequent Guarantee Period. The Contract defines how Surrender Charges and any applicable Market Value Adjustment will apply to the Subsequent Guarantee Period. If You choose to Accelerate the end of your Initial Guarantee Period, the interest rate applicable to that period will no longer apply effective as of the next Contract Anniversary after Our receipt of Your request for Acceleration. The Subsequent Guarantee Period will have an interest rate that is guaranteed for the new period.

Your request for the Acceleration of the end of Your Initial Guarantee Period must be received and accepted by Us, on a form acceptable to us, prior to the Contract Anniversary immediately following the Rider Date. The end of Your Initial Guarantee Period may not be Accelerated after this Contract Anniversary. }

Rider Definitions:

Subsequent Guarantee Period – Each successive period after the Initial Guarantee Period is a Subsequent Guarantee Period.

Initial Guarantee Period – The Guarantee Period beginning with the Issue Date of the Contract.

Accelerate, Acceleration – The termination of the Guaranteed Period prior to the previously scheduled date in order to begin a new Subsequent Guarantee Period. Acceleration can only take place on a contract Anniversary as specified in this rider.



Daniel J. Towriss, Secretary



Jeffrey S. Lange, President

SERFF Tracking Number:	GLAA-127282925	State:	Arkansas
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Company Tracking Number:	GLA ENH/CGP-01		
TOI:	A02I Individual Annuities- Deferred Non-Variable	Sub-TOI:	A02I.003 Single Premium
Product Name:	TC Product Update - Riders.		
Project Name/Number:	/GLA ENH/CGP-01		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachments: Readability Certification -.pdf Arkansas Certification.pdf		
Bypassed - Item: Application Bypass Reason: This submission is for two new rider forms used with previously approved policies as described under the General Information tab. Comments:		
Satisfied - Item: Life & Annuity - Acturial Memo Comments: Attachments: Act Memo - Enh Rider - V061411.pdf Act Memo - Change of Guar - Signed - 061511.pdf		
Satisfied - Item: Third Party Authorization Letter Comments: Attachment: Third Party Authorization - NICS.pdf		
	Item Status:	Status Date:

<i>SERFF Tracking Number:</i>	<i>GLAA-127282925</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Guggenheim Life and Annuity Company</i>	<i>State Tracking Number:</i>	<i>49088</i>
<i>Company Tracking Number:</i>	<i>GLA ENH/CGP-01</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>TC Product Update - Riders.</i>		
<i>Project Name/Number:</i>	<i>/GLA ENH/CGP-01</i>		

Date:

Satisfied - Item: SOV's for both riders

Comments:

Attachments:

Statement of Variability GLA ENH-01.pdf

Statement of Variability - GLA CGP-01.pdf

READABILITY CERTIFICATION

Company Name: Guggenheim Life and Annuity Company

NAIC Number: 83607

FEIN Number: 43-1380564

Subject: Enhancement Rider, GLA ENH-01 06/11;
 Change of Guarantee Period Rider, GLA CGP-01 (06/11)

As an officer of Guggenheim Life and Annuity Company, I hereby certify that the following forms achieve a Flesch score that meets or exceeds requirements as follows:

<u>Form Number(s)</u>	<u>Flesch Score</u>
<u>GLA ENH-01 06/11</u>	<u>50.0</u>
<u>GLA CGP-01 (06/11)</u>	<u>50.0</u>

The rider forms, when used and attached as part of the base policy form, meet or exceed the minimum readability requirements. The riders will always be used and attached to the base policy form.

**Daniel J.
Towriss**

Digitally signed by Daniel J. Towriss
DN: cn=Daniel J. Towriss, o=Guggenheim Life
and Annuity, ou,
email=Daniel.Towriss@guggenheiminsurance.
com, c=US
Date: 2011.06.20 15:27:17 -04'00'

Daniel J. Towriss, Secretary

June 20, 2011

Date

ARKANSAS CERTIFICATION

I, Daniel J. Towriss, Secretary for Guggenheim Life and Annuity Company, do hereby attest and certify to the following:

- The Company has reviewed its issuance procedures and is compliance with Regulation 49, Life and Health Insurance Guaranty Association Notices.
- The submission meets the provisions of Regulation 19, Unfair Sex Discrimination in the Sale of Insurance, as well as all applicable requirements of the Arkansas Insurance Department.

GUGGENHEIM LIFE AND ANNUITY
COMPANY

Daniel J. Towriss

Digitally signed by Daniel J. Towriss
DN: cn=Daniel J. Towriss, o=Guggenheim Life and
Annuity, ou,
email=Daniel.Towriss@guggenheiminsurance.com,
c=US
Date: 2011.06.20 12:57:02 -04'00'

Daniel J. Towriss, Secretary

June 20, 2011

Date

GUGGENHEIM

GUGGENHEIM LIFE & ANNUITY COMPANY
8425 WOODFIELD CROSSING BLVD.
SUITE 305 EAST
INDIANAPOLIS, INDIANA 46240

June 14, 2011

To Whom It May Concern:

Please allow this letter to serve as authorization for Newman Insurance Compliance Solutions ("NICS"), LLC to make product form filings on behalf of Guggenheim Life and Annuity Company and any of its subsidiaries. NICS will serve as a compliance consultant on our behalf.

Sincerely,



Daniel J. Towriss
Secretary

Guggenheim Life and Annuity Company
Statement of Variability
Form GLA-ENH-01 (06/11)

Statement Of Variability

The bracketed { } items in the Rider will vary as follow:

Rider Date: Any Date after approval in the state where issued.

Rate Enhancement and / or the Re-Entry Bonus sections : The company may choose to offer either benefit enhancement or both benefit enhancements for a specified time period on a non-discriminatory basis to all Contract Owner's in a given state for a given guarantee period and base policy form. If the benefit is not offered, all sections and variables regarding that benefit will not appear on the Rider form.

Amount of the Rate Enhancement: If offered, this rate will vary between 0.10% and 4%.

Amount of the Re-Entry Bonus: If offered, this will vary between 0.50% and 8.00%.

Similar Annuity Contract Form: The Contract Form Number XXXXXXXX will be an approved Annuity form number that we are currently marketing.

Guggenheim Life and Annuity Company
Statement of Variability
Form GLA-CGP-01 (06/11)

Statement Of Variability

The bracketed { } items in the Rider will vary as follow:

Rider Date: Any Date after approval in the state where issued.

Option To Change Guarantee Period sections : The company may choose to offer this benefit for a given time period on a non-discriminatory basis to all Contract Owner's in a given state for a given guarantee period and base policy form. If the benefit is not offered, all sections and variables regarding that benefit will not appear on the Rider form.

Acceleration of the End of Your Initial Guarantee Period sections: The company may choose to offer this benefit for a given time period on a non-discriminatory basis to all Contract Owner's in a given state for a given guarantee period and base policy form. If the benefit is not offered, all sections and variables regarding that benefit will not appear on the Rider form.